

Indicator 9: Penalties and Forfeitures Issued - 1st Quarter 2006

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	CITY OF MILWAUKEE	213	0	100.00%	100.00%	98.84%
42404	LIBERTY INSURANCE CORP	169	1	99.41%	99.41%	94.39%
SI	DEPT OF ADMINISTRATION	105	2	98.10%	98.10%	96.45%
29157	UNITED WISCONSIN	241	5	97.93%	97.93%	98.43%
15261	SOCIETY INSURANCE A MUTUAL C	314	11	96.50%	96.50%	97.48%
21407	EMCASCO INSURANCE CO	72	3	95.83%	95.83%	96.69%
21458	EMPLOYERS INSURANCE CO OF WA	307	13	95.77%	95.77%	95.44%
24449	REGENT INSURANCE CO	209	9	95.69%	95.69%	96.25%
14184	ACUITY INSURANCE CO	367	16	95.64%	95.64%	94.80%
24988	SENTRY INSURANCE A MUTUAL CO	435	19	95.63%	95.63%	95.97%
23035	LIBERTY MUTUAL FIRE INS CO	110	5	95.45%	95.45%	89.89%
15350	WEST BEND MUTUAL INS CO	529	28	94.71%	94.71%	96.54%
25674	TRAVELERS PROPERTY CAS CO OF A	258	15	94.19%	94.19%	96.15%
26042	WAUSAU UNDERWRITERS INS CO	128	8	93.75%	93.75%	93.29%
24147	OLD REPUBLIC INS CO	145	10	93.10%	93.10%	91.37%
16535	ZURICH AMERICAN INSURANCE CO	397	29	92.70%	92.70%	91.13%
22667	ACE AMERICAN INSURANCE CO	268	26	90.30%	90.30%	78.96%
23043	LIBERTY MUTUAL INS CO	96	12	87.50%	87.50%	90.32%
20494	TRANSPORTATION INSURANCE CO	102	16	84.31%	84.31%	81.27%
23817	ILLINOIS NATIONAL INS CO	99	20	79.80%	79.80%	89.74%
Totals for Group:		4,564	248	94.57%	94.57%	94.08%

Indicator 9: Penalties and Forfeitures Issued - 1st Quarter 2006

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	KOHLER CO	63	0	100.00%	100.00%	96.94%
11250	COMMUNITY INS CORP	33	0	100.00%	100.00%	99.05%
31895	AMERICAN INTERSTATE INS CO	29	0	100.00%	100.00%	97.42%
SI	SCHNEIDER NATIONAL CARRIERS I	25	0	100.00%	100.00%	96.80%
19038	TRAVELERS CASUALTY & SURETY C	9	0	100.00%	100.00%	96.14%
22543	SECURA INSURANCE A MUTUAL C	89	1	98.88%	98.88%	97.67%
22322	GREENWICH INSURANCE CO	85	1	98.82%	98.82%	98.85%
21415	EMPLOYERS MUTUAL CASUALTY C	158	3	98.10%	98.10%	96.54%
SI	MILWAUKEE BOARD OF SCHOOL D	93	2	97.85%	97.85%	97.49%
SI	MILWAUKEE TRANSPORT SERVIC	42	1	97.62%	97.62%	98.08%
SI	UW-SYSTEM ADMINISTRATION	42	1	97.62%	97.62%	97.84%
19445	NATIONAL UNION FIRE INS CO OF P	36	1	97.22%	97.22%	80.64%
25682	TRAVELERS INDEMNITY CO OF CT T	30	1	96.67%	96.67%	97.20%
26069	WAUSAU BUSINESS INS CO	110	4	96.36%	96.36%	96.07%
24830	CITIES & VILLAGES MUTUAL INS C	23	1	95.65%	95.65%	96.47%
36919	HAWKEYE SECURITY INS CO	42	2	95.24%	95.24%	98.03%
13935	FEDERATED MUTUAL INS CO	42	2	95.24%	95.24%	97.97%
15091	RURAL MUTUAL INS CO	82	4	95.12%	95.12%	97.52%
10677	CINCINNATI INSURANCE CO THE	95	5	94.74%	94.74%	96.29%
24414	GENERAL CAS CO OF WI	55	3	94.55%	94.55%	95.73%
23434	MIDDLESEX INSURANCE CO	72	4	94.44%	94.44%	96.67%
26425	WAUSAU GENERAL INS CO	53	3	94.34%	94.34%	93.01%
SI	CITY OF MADISON	52	3	94.23%	94.23%	92.39%
20508	VALLEY FORGE INS CO	32	2	93.75%	93.75%	93.21%
14303	INTEGRITY MUTUAL INS CO	61	4	93.44%	93.44%	98.68%
31003	TRI STATE INS CO OF MN	74	5	93.24%	93.24%	95.10%
19275	AMERICAN FAMILY MUTUAL INS C	59	4	93.22%	93.22%	96.00%
18988	AUTO OWNERS INS CO	24	2	91.67%	91.67%	96.97%
SI	BRUNSWICK CORPORATION	12	1	91.67%	91.67%	98.39%
SI	COUNTY OF MILWAUKEE	47	4	91.49%	91.49%	97.07%
19429	INSURANCE COMPANY OF STATE O	45	5	88.89%	88.89%	84.35%
25143	STATE FARM FIRE & CASUALTY CO	9	1	88.89%	88.89%	96.13%
19259	SELECTIVE INS CO OF SOUTH CARO	17	2	88.24%	88.24%	96.10%
19410	COMMERCE & INDUSTRY INS CO	85	11	87.06%	87.06%	92.51%
10166	ACCIDENT FUND INS CO OF AMERIC	89	12	86.52%	86.52%	91.16%
21865	ASSOCIATED INDEMNITY CORP	21	3	85.71%	85.71%	92.56%
10472	CAPITOL INDEMNITY CORP	14	2	85.71%	85.71%	96.93%
43575	INDEMNITY INSURANCE CO OF NOR	27	4	85.19%	85.19%	78.56%
SI	GENERAL MOTORS CORPORATION	19	3	84.21%	84.21%	96.53%
19380	AMERICAN HOME ASSURANCE CO	98	16	83.67%	83.67%	91.16%
24767	ST PAUL FIRE & MARINE INS CO	12	2	83.33%	83.33%	91.70%
25402	AMCOMP ASSURANCE CORP	141	25	82.27%	82.27%	93.10%
25887	UNITED STATES FIDELITY & GUARA	16	3	81.25%	81.25%	73.02%
13986	FRANKENMUTH MUTUAL INS CO	70	14	80.00%	80.00%	95.73%
20281	FEDERAL INSURANCE CO	83	17	79.52%	79.52%	91.21%
24228	PEKIN INSURANCE CO	18	4	77.78%	77.78%	88.43%
35386	FIDELITY & GUARANTY INS CO	61	15	75.41%	75.41%	83.71%
29459	TWIN CITY FIRE INS CO	86	22	74.42%	74.42%	88.04%
23787	NATIONWIDE MUTUAL INS CO	32	9	71.88%	71.88%	81.22%
19682	HARTFORD FIRE INSURANCE CO	10	3	70.00%	70.00%	90.60%

Indicator 9: Penalties and Forfeitures Issued - 1st Quarter 2006

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	STORA ENSO NORTH AMERICA COR	26	9	65.38%	65.38%	90.82%
30104	HARTFORD UNDERWRITERS INS CO	22	16	27.27%	27.27%	81.40%
40827	VIRGINIA SURETY CO INC	9	7	22.22%	22.22%	93.71%
22748	PACIFIC EMPLOYERS INS CO	0	3	0.00%	0.00%	36.96%
Totals for Group:		2,679	272	89.85%	89.85%	93.13%

Indicator 9: Penalties and Forfeitures Issued - 1st Quarter 2006

Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
10804	CONTINENTAL WESTERN INS CO	20	0	100.00%	100.00%	98.92%
13714	PHARMACISTS MUTUAL INS CO	13	0	100.00%	100.00%	98.45%
25976	UTICA MUTUAL INS CO	4	0	100.00%	100.00%	97.37%
13021	UNITED FIRE & CASUALTY CO	14	1	92.86%	92.86%	97.12%
22292	HANOVER INSURANCE CO THE	2	1	50.00%	50.00%	97.10%
14117	GRINNELL MUT REINSUR CO	7	0	100.00%	100.00%	97.09%
15377	WESTERN NATIONAL MUTUAL INS C	15	1	93.33%	93.33%	96.69%
21261	ELECTRIC INSURANCE CO	9	1	88.89%	88.89%	96.55%
SI	WISCONSIN BELL INC	26	1	96.15%	96.15%	95.56%
28665	CINCINNATI CASUALTY CO THE	6	1	83.33%	83.33%	95.51%
18767	CHURCH MUTUAL INSURANCE CO	15	2	86.67%	86.67%	94.59%
SI	KWIK TRIP INC	15	0	100.00%	100.00%	94.44%
19305	ASSURANCE COMPANY OF AMER	3	0	100.00%	100.00%	94.12%
23442	PATRIOT GENL INS CO	19	1	94.74%	94.74%	93.91%
40142	AMERICAN ZURICH INS CO	14	0	100.00%	100.00%	93.85%
15393	WISCONSIN AMERICAN MUTUAL I	0	0	0.00%	0.00%	93.59%
SI	COLUMBIA-ST MARY'S INC	2	4	-100.00%	-100.00%	93.04%
21180	SENTRY SELECT	10	0	100.00%	100.00%	92.81%
14265	INDIANA LUMBERMENS MUTUAL I	2	0	100.00%	100.00%	92.06%
20478	NATIONAL FIRE INS CO OF HARTFO	6	0	100.00%	100.00%	91.25%
14176	HASTINGS MUTUAL INS CO	21	1	95.24%	95.24%	91.22%
41394	BENCHMARK INSURANCE CO	13	3	76.92%	76.92%	91.15%
21113	UNITED STATES FIRE INS CO	6	1	83.33%	83.33%	91.09%
20397	VIGILANT INSURANCE CO	10	4	60.00%	60.00%	90.72%
20427	AMERICAN CASUALTY CO OF REA	15	0	100.00%	100.00%	90.27%
23841	NEW HAMPSHIRE INSURANCE CO	25	4	84.00%	84.00%	90.25%
12262	PENN MFRS ASSOCIATION INS CO	1	0	100.00%	100.00%	90.14%
20346	PACIFIC INDEMNITY CO	9	1	88.89%	88.89%	90.00%
26662	MILWAUKEE CASUALTY INSURAN	2	0	100.00%	100.00%	89.74%
SI	TARGET CORP (STORES)	21	0	100.00%	100.00%	89.25%
13838	FARMLAND MUTUAL INS CO	0	0	0.00%	0.00%	89.23%
19356	MARYLAND CASUALTY CO	6	2	66.67%	66.67%	88.30%
39357	TRAVELERS INSURANCE CO THE	1	2	-100.00%	-100.00%	87.59%
40967	ST PAUL FIRE & CASUALTY INS CO	4	1	75.00%	75.00%	86.29%
37885	XL SPECIALTY INSURANCE COMPAN	28	3	89.29%	89.29%	86.02%
SI	DAIMLERCHRYSLER CORPORATIO	11	1	90.91%	90.91%	85.62%
11118	FEDERATED RURAL ELECTRIC INS C	11	1	90.91%	90.91%	84.51%
24902	SECURITY INSURANCE CO OF HART	0	2	0.00%	0.00%	84.00%
20486	TRANSCONTINENTAL INSURANCE C	2	0	100.00%	100.00%	83.89%
29424	HARTFORD CASUALTY INS CO	7	1	85.71%	85.71%	83.75%
SI	INTERNATIONAL PAPER COMPANY	1	2	-100.00%	-100.00%	83.50%
24678	ROYAL INDEMNITY CO	0	1	0.00%	0.00%	81.95%
20443	CONTINENTAL CASUALTY CO	20	6	70.00%	70.00%	81.63%
21873	FIREMANS FUND INS CO	4	2	50.00%	50.00%	81.20%
SI	CITY OF KENOSHA	5	1	80.00%	80.00%	80.65%
41181	UNIVERSAL UNDERWRITERS INS C	4	2	50.00%	50.00%	80.56%
30562	AMERICAN MANUFACTURERS MUT	2	0	100.00%	100.00%	80.39%
SI	EMERSON ELECTRIC COMPANY	8	0	100.00%	100.00%	80.37%
24872	CONNECTICUT INDEMNITY CO THE	2	0	100.00%	100.00%	76.47%
22918	AMERICAN MOTORISTS	0	0	0.00%	0.00%	75.61%

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Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
34207	WESTPORT INSURANCE CORPORAT	5	1	80.00%	80.00%	73.21%
14508	MICHIGAN MILLERS MUTUAL INS C	8	4	50.00%	50.00%	68.69%
SI	JEWEL FOOD STORES INC	4	0	100.00%	100.00%	60.00%
25879	FIDELITY & GUARANTY INS UNDERW	1	1	0.00%	0.00%	57.89%
18910	AMERICAN PROTECTION INS CO	1	1	0.00%	0.00%	48.07%
20702	ACE FIRE UNDERWRITERS INSURAN	4	1	75.00%	75.00%	41.03%
22977	LUMBERMENS MUTUAL CAS CO	0	0	0.00%	0.00%	36.49%
Totals for Group:		464	62	86.64%	86.64%	85.63%